

ABSTRACT OF THE DISCLOSURE**INCENTIVE CALL MINUTES**

A method, computer program, and data processing system for providing telephone call minutes as an incentive for participating in commercial transactions is disclosed. An amount of telephone minutes commensurate with a transaction (e.g., a number of minutes per dollar spent at a store) is crediting to a user's pre-paid telephone account in response to entering into a commercial transaction with an organization offering the incentive.

TYPED BY [REDACTED]